EXHIBIT AM

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BERNARD L. MADOFF

62-26
311   2815-09

151426

1/16 2004

PAY TO THE ORDER OF   ROBERT S SAVIN $ ****25000.00

EXACTLY *****25,000DOLLARS00CENTS _____ DOLLARS

Chase Manhattan Bank Delaware
1201 Market Street
Wilmington, DE 19901
1-S0412-3

FOR _____   BERNARD L. MADOFF
                                             BY

FOR DEPOSIT ONLY
TO MLPF&S INC
ABSENT ENDORSEMENT G'TEED